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JOB SATISFACTION AMONG BANK EMPLOYEES IN CYBERJAYA

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Thesis Submitted to
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Management

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ABSTRACT

Job satisfaction is defined how contented an employee is in his workplace. The way people feel about their job and factors that influences it. It represents both positive and negative feeling that an employee has towards their job at their workplace. The aim of this study is to identify the factor that influence job satisfaction among employees in several banks in Cyberjaya area. Besides that, the researcher would like to determine the factors that impact job satisfaction at workplace such as work environment, salary, supervisor relationship, co-worker relationship and training. The objectives of this study is to determine the level of job satisfaction among bank employees in several banks and factors affecting it such as relationship between work environment, salary, supervisor, training and coworker and their significant impact towards job satisfaction. This research is done to help the business and higher management keep employees satisfied and reduce turnover in the long run and yield profit for the organization. The targeted for the test were selected randomly and contacted for their willingness to participate in the research. Questionnaires were then distributed to the employees after their working hours. About 200 of bank employees are involved in this research. Upon completing the survey and analyzing in SPSS software, salary and training are the highest factor that influences job satisfaction among bank employees. Supervisor relationship has a moderate effect towards job satisfaction. However co-worker relationship and work environment has a low effect on job satisfaction. In conclusion, it is imperative for the Human Resource Management to boost high job satisfaction among staff in the banking industry. It is also important to stress that good remuneration and scheduled trainings escalate staff performances and in turn improve the quality of the banking industry.

Keywords: *job satisfaction, work environment, salary, supervisor& coworker, training*

ABSTRAK

Kepuasan kerja ditakrifkan bagaimana seorang pekerja berada di tempat kerjanya. Cara orang merasa tentang pekerjaan mereka dan faktor-faktor yang mempengaruhinya. Ini mewakili perasaan positif dan negatif bahawa pekerja mempunyai ketika melakukan tugas di tempat kerja mereka. Tujuan kajian ini adalah mengenalpasti faktor yang mempengaruhi kepuasan kerja di kalangan pekerja di beberapa bank di kawasan Cyberjaya. Di samping itu, penyelidik ingin menentukan faktor-faktor yang mempengaruhi kepuasan kerja di tempat kerja seperti persekitaran kerja, gaji, hubungan penyelia, hubungan rakan dan latihan. Objektif kajian ini adalah untuk menentukan tahap kepuasan kerja di kalangan pekerja bank di beberapa bank dan faktor-faktor yang mempengaruhinya seperti hubungan antara persekitaran kerja, gaji, penyelia, latihan dan rakan kerja dan kesannya yang signifikan terhadap kepuasan kerja. Penyelidikan ini dilakukan untuk membantu perniagaan dan pengurusan yang lebih tinggi memelihara pekerja yang berpuas hati dan menambahkan perolehan dalam jangka panjang dan keuntungan hasil untuk organisasi. Yang didasarkan untuk kajian telah dipilih secara rawak dan dihubungi untuk kesediaan mereka untuk mengambil bahagian dalam penyelidikan. Soal selidik kemudiannya diedarkan kepada pekerja selepas jam kerja mereka. Kira-kira 200 pekerja bank terlibat dalam penyelidikan ini. Setelah menamatkan tinjauan dan menganalisis dalam perisian SPSS, gaji dan latihan adalah faktor tertinggi yang mempengaruhi kepuasan kerja di kalangan pekerja bank. Hubungan penyelia mempunyai kesan sederhana terhadap kepuasan kerja. Walau bagaimanapun hubungan rakan dan persekitaran kerja mempunyai kesan yang rendah terhadap kepuasan kerja. Sebagai kesimpulan, adalah penting bagi Pengurusan Sumber Manusia untuk meningkatkan kepuasan kerja yang tinggi di kalangan kakitangan dalam industri perbankan. Ia juga penting untuk menekankan bahawa imbuhan yang baik dan latihan yang dijadualkan meningkatkan prestasi kakitangan dan seterusnya meningkatkan kualiti industri perbankan.

Kata kunci: *kepuasan kerja, persekitaran kerja, gaji, penyelia & rakan sekerja, latihan*

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LIST OF ABBREVIATIONS

POS	Perceived Organizational Support
SPSS	Statistical Package for the Social Sciences Software
IVs	Independent Variables
DV	Dependent Variable
HR	Human Resource
JS	Job Satisfaction



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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The feelings that an individual has about his/her job is the main focus of traditional model of job satisfaction. However how satisfied an employee is towards their job does not only depend on the nature of the job but also on what an employee expects their job should provide them. The lives of all employees depends on job satisfaction (Sansgiry & Ngo, 2003; Yami *et al.*, 2011), and bank employees are no exception. The exchange of personal factors such as principles, character and opportunity are the result of job satisfaction. This includes factors such as the work condition and the job itself (Davies *et al.*, 2006).

The most valuable assets in the banking line is the employees. Employees who are highly satisfied with their work are more productive which in return profits the company. However turnover rate has been increasing drastically. This research examines the opinion of the employees towards their job and measure level of satisfaction. Through this research we will be able find out the important factors related to job satisfaction and how can job turnover be reduced in coming years. So for the success of the banking industry, it is necessary for the Human Resource to find out how satisfied is their employee, can they work with commitment and project a good image of the business.

Bank employees turnover and job satisfaction are of utmost importance; a substantial research is required to examine the job satisfaction problem that leads to turnover. Spector (1997), McCulloch (2003), and Javed *et al.*, (2014) discovered that bank employee's turnover is significantly correlated with job satisfaction. This can be measured to which extent an employee likes or dislikes their job. Job satisfaction is an attitudinal variable as it is generally assessed. Various factors related to job satisfaction have been explored in several studies. However, the feelings of satisfaction in work are discussed in very few studies. Hence, this study focuses on job satisfaction among bank employees and factors that influence it.

The main focus in the literature of an organizational behaviour is the issue of job satisfaction. The turnover rate has a lot to do with job satisfaction itself. Various factors and determinants are discussed in the literature of job satisfaction. Important factors such as team work among co-worker, work environment, job scope, behaviour of supervisor, nature of work and also management commitment are agreed by academicians, researcher and large number of practitioners. There are some ways used to increase productivity such as investment in technology, usage of capital and other resources and changes in working strategy.

An employee is considered as the backbone of any industrial development besides managerial and technical workforce. Employees should be provided with good working environment to reap their best contributions and this in return will boost their job satisfaction. It is known that a non-favourable work

environment can pose negative influence on employee satisfaction and this will result in health problems and increased sick leaves.

Intrinsic and extrinsic factors are often considered in job satisfaction. Factors such as opportunities for growth and advancement, responsibility, being recognised and achievements are intrinsic factors that increase job satisfaction. Factors such as salary, supervisor role, policies, working rules, work environment, security and interpersonal relations are extrinsic factors that reduces job satisfaction (Szymanski & Parker, 1996).

Factors responsible for job satisfaction can be discussed in various theories such as Maslow's Need Hierarchy Theory, Herzberg's Motivation, Hygiene Theory, and Vroom's Expectancy Model. There are a number of factors such as age, size of the business, work hierarchy, organizational climate, educational background, economic background, family size and employee gender that is related to job satisfaction. Most employees spend a major portion of their daily life at workplace thus job satisfaction is very important. Turnover intention in the banking line is linked to job satisfaction. An organization will have to endure high replacement cost and profit loss directly or indirectly due to high turnover. (Rahman *et al.*,2014). This is being researched by both management and academicians on what could be done to increase job satisfaction and reduce turnover among employees. It is very important for management and academicians to understand the relationship between their employee's job satisfaction and factors that influence them. This in return could lead to loss of employees.

Bloom and Van Reenen (2007) discovered that the enhancement of productivity of an organization mainly depends on the human resource management practice itself. Employee turnover and productivity are effected by various factors (Sels *et al.*, 2006). Petrescu and Simmons (2008) research says that salary and overall job satisfaction are influenced by several factors. Working condition and nature of the job itself has significant effect on job satisfaction. However low job dependence, low salary and job security and lack of expectation on career growth negatively affect job satisfaction.

Several influencing factors such as the transparency of the employer job explanation/requirements, the reward program that an organization provides, the employees leadership and social responsibility in an organization, the grade of employee's working environment in an organization, the multiplicity of accountability among the employees in an organization, employees responsiveness created by an organization, salary of an employee, employees benefit packages provided by a company or organization, training and development to enhance employees career and skills contribute to job satisfaction level among employees. The workload of a person also contributes to the job satisfaction. The only way to increase job satisfaction level among employees is to have a complete understanding by the higher management. Failure in a team and low job satisfaction can only be solved by an effective management.

1.2 Problem Statement

In driving the success of an organization, employees are the most important factor. Employees has the ability to function, organize and manage tasks given to them. Employees are supposed to show high performance particularly in the banking industry. This is in order to achieve the company's goal, mission and objective every year as profit in the banking line highly depend on sales volume of product and services. The banking sector is known for excessive workload and close deadlines for workers to adhere with, which cause job dissatisfaction and an increase in turnover rate (Rubiah , 2012).

It was reported in The Sun newspaper 2018 that the Royal Bank of Scotland which has been operating its business in Malaysia for 120 years will be closing down their business here. "Banks Shut, Which RBS bank branches are closing, why are the closures taking place and how many jobs will be lost?" (Birchall, 2018).

A report in BBC News (2016) stated that The Hongkong and Shanghai Banking Corporation (HSBC) will be cutting down around 100 senior jobs at its investment banking division globally. The affected bankers during this period will be the managing director and director level position at its global banking and market division reported by Reuters and Bloomberg. "HSBC closes a quarter of branches, as 1,000 banks shut for good' (Brian. M, 2016).

The Edge Markets (2017) article stated that there are several reason for this to happen, one of the reason is the use of automation. More banks are venturing into automation by the usage of robotics and latest information technology. More banks are switching to automation, and this will result in 18,000 job losses (Tan, 2017).

Report by Towers Watson (2012) states, there is a higher turnover rate among employees in Malaysian Financial Service industry in recent years. This can be supported by the report itself which says the turnover rate in the financial services industry has increased significantly from 7.4% in 2012 to 13.3% in 2013. One of the key reasons for the higher turnover rate in the Malaysian financial services industry was employees felt that the Malaysian economy will remain stable despite the uncertain global economy. Players in the financial services industry in Malaysia are also actively taking steps to improve their employee value proposition (EVP) to attract high demand workers. To overcome this issue, the financial industry is offering higher salaries and faster growth opportunities, however the turnover rate remains high (Siew, 2013).

Labour Market Statistics of the Financial Services Sector by Bank Negara Malaysia stated that as at end-1Q 2018, total employment in the financial services sector, covering banking institutions, development financial institutions and insurance company's/Takaful operators stood at 164,216 persons however in the first quarter of 2017 it was 165,318. Total employment has reduced, there is a decline in job vacancies and lesser jobs being created.

The financial industry also is hiring lesser and there is more demand for high skilled worker. Industry demand for high-skilled workers remains strong, accounting for approximately 97% of total new jobs created in 1Q 2018.

Table 1.1

Labour Market Report of the Financial Service sector (Bank Negara) 17 May 2018

	2017	2018
Total Employment	165,318	164,216
Decline in Job Vacancies	6,030	5,836
Jobs Created	2,309	1,458
New Hire	6,347	6,282

The financial sector is now demanding for high-skilled worker then a normal employee to increase productivity. Due to a decline in total employment, lesser job vacancies and jobs being created, this has caused heavy burden on current employees in the banking sector as workload is getting heavier and less manpower to complete tasks. Employees are forced to work long hours, do not receive support from their supervisor and work without an increase in salary. Due to this turnover rate in the Malaysian financial industry is getting higher. For example, according to Wong (2010), when there is 25 percent employee turnover this means that one-quarter of the worker at the beginning of the year has left the business at the end of the year.

This research studied the factors that influence job satisfaction of employees in the bank that leads to high turnover. Could it be the low wage, work environment, supervisor, co-worker relationship or training that triggered low job satisfaction and high turnover. The researcher also gives suggestion on how to improve job satisfaction to be in line with the current economic

situation. This study goes through on how does employee feel in the banking sector, their feelings towards their job and level of job satisfaction.

1.3 Research Questions

Factors influencing job satisfaction has not been thoroughly explained and tested. Hence, the aim of this study is to explore the influence of work environment, salary, supervisor, training and co-workers on employee job satisfaction towards their job by answering the research questions below:

- i. What is the level of job satisfaction among bank employees?
- ii. What is the relationship between work environment and job satisfaction among bank employees?
- iii. What is the relationship between salary and job satisfaction among bank employees?
- iv. What is the relationship between supervisor and job satisfaction among bank employees?
- v. What is the relationship between training and job satisfaction among bank employees?
- vi. What is the relationship between co-workers and job satisfaction among bank employees?
- vii. What are the significant influences of work environment, salary, supervisor role, training and co-workers towards job satisfaction among bank employees?

1.4 Research Objectives

The objectives of this research are:

- i. To determine the level of job satisfaction among bank employees in Cyberjaya.
- ii. To determine the relationship between work environment and job satisfaction among bank employees in Cyberjaya.
- iii. To determine relationship between salary and job satisfaction among bank employees in Cyberjaya.
- iv. To determine the relationship between supervisor and job satisfaction among bank employees in Cyberjaya.
- v. To determine the relationship between training and job satisfaction among bank employees in Cyberjaya.
- vi. To determine the relationship between co-workers and job satisfaction among bank employees in Cyberjaya.
- vii. To determine the significant influence of work environment, salary, supervisor role, training and co-workers towards job satisfaction among bank employees in Cyberjaya.

1.5 Significance of the study

This research is done to help the business and higher management keep employees satisfied and reduce turnover in the long run. The company is reflected through the employee's attitude at their workplace. Satisfied employees in the banking line are vital to the organization as they represent the organization to the public. Compensation is not the only factor that affects

satisfaction in workplace. However, a rise in salary and also benefits will surely contribute to employee's satisfaction in the long run.

Managers and supervisors should be aware of factors that can “move” their employees to act in order to understand employee's behaviour at workplace according to Schulza and Steyn (2003). An employee will put in more effort towards attaining business objectives if their needs are satisfied by certain factors that can motivate them (Robbins, 2001).

The main idea of this research is to ascertain the factors that influence job satisfaction among bank employees. This research would be helpful to keep employees satisfied and reduce turnover in the long run. It will also provide an insight into the fact that how job satisfaction can be enhanced within the organizations. It is important that the management knows and understands the factors that contribute to job satisfaction in the banking sector such as the job performance and work commitment level. This study is to enhance the abilities of its employees need to carry out their job efficiently, while giving employees an opportunity to grow professionally. The organization will be able to increase job satisfaction by providing compensation, training and a good work environment whereby employees will be fully engaged in their organization and employ extra effort in their roles. By encouraging and supporting employees with proper guidance on action plan to establish goals for professional development at the same time employees will be more motivated to work and achieve their goals. Management should work on such areas to

make decisions that will benefit the employees as well as the organization to attain profit. The finding of this study will contribute information regarding job satisfaction among bank employees and will be a useful source of knowledge to be included for future research regarding this subject matter.

1.6 Scope and Limitation of the Research

The scope of this study covered bank employees in Cyberjaya. The variables involved in this study are work environment, salary, supervisor, co-worker and training. There are about two hundred respondents who will be selected randomly.

This the main reason this research was conducted, to examine the level of job satisfaction of the remaining employees and reason of high turnover despite less vacancies in the banking line. Cyberjaya was chosen as it has a large number of banks and most of them has downsized their employees or closed down their branch. These banks are not hiring new staffs and managing their business with the current capacity. Maybank had a large branch in Cyberjaya. In year 2016 the bank was closed down and now is operating in small scale and most of their staffs were retrenched and had to look for other jobs.

The Hongkong and Shanghai Banking Corporation (HSBC) in Cyberjaya has reduced the number of staffs and closed down many of its departments. Most of the staffs were forced to look for other jobs or accept jobs that are available within the bank. This has caused dissatisfaction and unhappiness.

Future research could be done on the same factors to increase consistency of research findings and also other factors on job satisfaction in order to expand the knowledge on this topic. This research has its own limitations as with all studies. One of the limitation is the samples of the study is only for those who are working in the banking sector. Respondent's demographics are not normally distributed, which is not convincing to represent the population of Malaysia. The sample is only limited to Cyberjaya, so the result cannot be generalized to other states. In this research, only 5 factors that influence job satisfaction of banking employees are being examined. Besides these factors, there could be other factors such as job description, participation, promotion, recruitment & selection, and benefits that can influence job satisfaction which are not considered in this study.

1.7 Organization of the Research

This research project consisted five chapters which are chapter one provides an overview of the whole research which consists about detailed background of the study, problem statement, research questions and objectives, significance of the study, scope, and limitation of the study and organization of the research.

Chapter two mainly discusses about a comprehensive description of the related literature review in the field of the topics, definition of job satisfaction and their influencing factors, followed by the extensive literature review on the relationship between factors that influence job satisfaction. Sources were peer-

reviewed articles in a professional journal, chapters in a textbook, dissertation abstract and reference books from libraries.

Chapter three provides an understanding on how the research was conducted and organized in order to obtain feedback which are helpful in achieving the research aims and objectives. It covers the procedure and justification of the study, research framework which has been built followed by operational definition, research hypothesis, and research design. It also contains the research instrument which was developed for primary data collection, validity and reliability test to identify the significance of the variables selected.

Chapter four provides results of the analysis on the data gathered for this study. Descriptive and inferential unit of analysis are presented by using Statistical Package for Social Sciences (SPSS). The determinant factors and relationship between the independent and dependent variables has been identified and discussed at the end of research.

Chapter five discussed on the result of the research, assessment of research objective, limitation of research, conclusion and recommendation. At the end of the chapter, future trends and predictions are made to relate studies discussed and further expand knowledge on this field.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter explains the definition of all the variables and reviewed points defining job satisfaction. Past research by previous researcher on the variables were discovered.

2.2 Job Satisfaction

Job satisfaction is the emotional state of mind with respect to the basic essence of work being done by the employee. Previous researches about job burnout found that mental collapse caused by overwork or stress had a direct connection to job satisfaction (Chiron *et al.*, 2010; Haydock *et al.*, 2011; Ronen & Mikulincer, 2012; Visser *et al.*, 2003). Basically the level of job burnout reduces as the intensity of job satisfaction increases or can be alternatively said, lower levels of job satisfaction increases the magnitude of job burnout. In addition, many theories have proven that the core self-evaluation can explicitly envisage the level of satisfaction. For example, Judge *et al.*, (1997) demonstrated that the core self-evaluation can immediately foretell the satisfaction level about work and living. Other variables that can affect the degree of satisfaction level include inner contentment and achievements.

Herzberg and Mausner's Motivation-Hygiene theory has influenced the research on the nature of job satisfaction and created a platform for assessing job satisfaction. Therefore, job satisfaction is the basic attitude or feelings that

an employee has towards the work he or she does (Price, 2001). It can be assumed as a comprehensive emotional state towards the job or an accumulation of viewpoints about various areas of the job. The comprehensive emotional state maybe used when the overall perspective is of main interest while the latter is used to survey which areas of the job result in satisfaction and which areas do not. Another point to note would be that managers do not display the same supervision manner or approach to staff members of the same work category. However, there could be various other reasons for this behavioral pattern.

The two factor theory of job satisfaction proposes a set of job elements, one being the motivator element, contributing to the job satisfaction while the other being the hygiene element bestowing job dissatisfaction. Motivator or satisfier elements include appreciation, increments, responsibilities and achievements while the demotivators/ dissatisfiers (hygiene element) include correlation between peer groups and department heads, remuneration, work environment and security. Both job satisfaction and job dissatisfaction are different concepts. Though the presence of hygiene factor leads to job dissatisfaction, it does not necessarily mean the absence of the same would lead to job satisfaction. Likewise, the presence of motivator should lead to job satisfaction but the absence does not advocate job dissatisfaction. Friedlander used the factor analysis to draw out 3 elements: (1) social environment which include immediate superiors, interpersonal relationships and working environments (2) self-satisfaction which includes opportunities for self-improvement and (3) appreciation which include remuneration, career

advancement and onerous nature of job (Evans, 1997). A more predominant effort by Smith, Kendall, and Hulin proposed 5 elements – job nature, salary, career advancements, head of departments, and peer groups (Garrett, 1999).

2.3 Work Environment

In recent times, corporations and institutions were challenged with powerful environmental qualities. The main task for a cooperation or institution is to maintain a satisfied team of staff in order to survive with the progressing environment, to reap victory and maintain the competitiveness. To increase the productivity, competence, expertise and proficiency of the employees, basic requirements for the employees must be provided mainly a friendly working environments.

The employment arena consists of two larger aspects such as work and context. Work involves all various features of the job as in the manner the work is executed till completion. This includes duties like training, taking charge of your own job scope, a feeling of fulfillment executing the job, diversity in duties and the built-in value of the job. Numerous studies have highlighted the inherent features of job satisfaction. These studies have shown favorable connection between work conditions and the built-in value of job satisfaction. The second aspect of context consists of the physical and social work environments as described in (Sousa-Poza, 2000; Gazioglu & Tanselb, 2006; Skalli *et al.*, 2008).

Workers of many companies are faced with issues in relation to work area environmental and physical aspects. It has been proclaimed by Pech and Slade (2006) that worker's turnover is increasing and it is imperative to ensure workplaces are conducive to employees. Workers enjoyment on the job coupled with conducive environments have been a major influence for gauging worker's efficiency (Leblebici, 2012). In the current progressing era of the business world, a blooming workplace enhances business prospects. Bosses should not only pay attention to staff salaries and assume that it is commensurate to work done as highlighted in (Heath, 2006). Corporations with a conducive work place will definitely have better business prospects.

Many components affect employee's performance in an organization. Conducive work area is one of the most critical components in ensuring better workers performance and increased efficiency (El-Zeiny, 2013). Furnishing a suitable work area multiplies employee performance many folds as said in (Shikdar & Shawaqed, 2003). When workers perform under conditions suitable to their physical and intellectual needs, there is a balance between the staff and the job being carried out. In such a case the final task is satisfactorily completed. It is at this point, employees are at their optimal level for learning, being able to function well and attain targets promptly. Conditions at the work area include all drive and dominant aspects that can withstand employee's capabilities. There are vital aspects in the work areas that may provide inspiration and increase staff efficiency according to (Chandrasekar, 2011). As the business world is getting increasingly forceful, enterprising and

aggressive, it is of utmost importance that employers prepare a suitable working condition for employees.

2.3.1 Relationship between work environment and job satisfaction.

Bakotic & Babic (2013) suggests, staff working under a non-conducive work environment will be basically dissatisfied, as workplace environment is an important aspect to job satisfaction. To ensure staff are satisfied even under demanding conditions, it is compulsory that management improves working conditions. This will put employees on par with those working under normal conditions. In this way staff efficiency will escalate.

Chandrasekar (2011) stated that in order for a company to be profitable, Management should ensure to put priority in creating a conducive work place which boosts employee's morale and in turn displays efficiency. He also stressed that interrelations amongst co-workers is an important aspect compared to money. Employer's expertise, efforts and time also play an important role in enhancing the comprehensive performance of the organization.

Johnson *et al.*, (2006) suggests that there are aspects that can affect employee's efficiency and these consists of co-relation among staffs and their working areas. Spector (2008) implied work environment is a crucial factor relating job satisfaction to employee's performance. Spector implied most companies do not take heed on working environment which result in low employee performance. He also stressed working environment includes staff welfare, job

security, a desired relationship amongst peers, appreciation for satisfactory performance and motivation. He also emphasized that if the employee is aware that they are well appreciated and due importance is given to them, they will have a sense of belonging to the company and commitments level of staffs will increase.

Brenner *et al.*, (2004) concluded that facts, information and skills sharing in a company depends how the environment has been designed to optimize the advantages. It will enable the company to enhance efficiency and enable staffs to acquire job proficiency. They also emphasized if there is flexibility of idea exchange in addition to a conducive work area, it will further enhance staff efficiency. Permission granted to obtain additional information by employees will also be an added advantage as this will assist them in tackling certain work issues. However, providing this benefit may impose some concerns for the company and management as there will be an element for need of secrecy (Broughton *et al.*, 2010).

Chandrasekar (2011) did debate that the link between the job, job place and work mechanisms play a dominant part to the main job itself. Company director's guidelines on how to improve efficiency, focuses on two main tools, namely personal inspiration and the organizational structures. An inspirational work area can be interpreted as a staff's deep rooted eagerness that can guide them to make decisions and complete given tasks satisfactorily as stated by Chaudhary and Sharma, (2012). Improved performance will be the result from happily motivated staffs.

Sajuyigbe *et al.*,(2013) voiced that work environment will only affect job satisfaction and efficiency when the working state is either highly desired or highly undesired. However, in another research Hameed and Amjad (2009) inspected 31 banking divisions to conclude that a congenial and comfortable working environment boosts staff esteem resulting in efficiency increases.

2.4 Salary

Remunerations is a dominant part of worker's survival. A substantial leap in salaries result in a crucial outcome on work quality. Attractive wages are used by many employers as incentives to increase their efficiency. However, this will only work if the employee themselves gives priority to salary.

Various corporations embrace various kind of salary structures. A comparison made on lowly paid employees and highly paid employees within an organization has concluded that workers paid lesser wages face a lower job satisfaction rate compared to those paid higher wages, who enjoy higher job satisfaction. Though wages are a dominant factor for job satisfaction, other perks such as recognition, career advancements and dedication also play an important part.

2.4.1 Relationship between salary and job satisfaction.

Our connection with money is complicated and our idea about wages are related to many baffling aspects. In this context, theories stress on the adaptation level phenomena in which "judgments of experience are relative to a reference point that shifts with past experience and current background stimuli". Basically this

means we may be happy to note the salary at the early part of employment. However, after a period of working, we may not consider the salary lucrative anymore. This is because when workers receive salary, they maybe swiftly spent “mentally” thus losing the money’s worth. Making comparisons on salary with one another may have some adverse effect on level of satisfaction. It is also noted as long as income received by an individual is more than that of his/her peers, they feel a sense of satisfaction.

In 2010, Judge *et al.*, produced an 86 pages’ referential study associated to linkage between job contentment and wages. The studies analyzed that salary plays an important role in relation to job satisfaction and wage contentment. It was also concluded the common believe of increased wages results in increased satisfaction is debatable. This is because employment is basically how we acquire cash and it is construed that employee contentment rises in the same ratio as pay rises.

An intriguing outcome on this research debates the fact that we can be contented with our salary but at the same time not contented with the work. This can be seen clearly from job hopping, where an employee leaves a company to another but without any increase in salary.

The conclusion that can be drawn explains Judge *et al.* If the main aim in a job is to find one that is fulfilling, with an alternative given they would rather view other jobs more importantly than paying attention to salary alone. Identifying that job quality relates to job satisfaction, then the outcome suggests that most

workers are misled on what would increase the standard of their work life. Workers normally concentrate more on income although job satisfaction can be affected by other aspects too. Employers too must realize that other aspects apart from salaries are vital contributors to job satisfaction and ensuring the employees stays on with the company. Employers must continue to look at other areas to increase the job contentment level.

Akram (2012) stated that a business should be able to provide employees with good working environment, competitive compensation, employment security and autonomy if they want to retain competitive employees and ensure job satisfaction. He concludes that pay is the most essential variable because each employee needs a livelihood to support his/her family. An increased pay will result in high satisfaction. Mohanty (2007) found that an increase in level of job satisfaction is linked to a positive attitude when an employee earns more money. In either case, there is a general and positive link between job satisfaction and salary.

Wage payment system can help to judge level of satisfaction. There are different types of payment system of wages done by different organization. Using Herzberg's hygiene factors and motivators Waheed and Tan Teck-Hong (2011), the level of job satisfaction among employees are significantly affected by hygiene factors such as working environment and recognition. There is also a strong link between salary and job satisfaction. This is the love for money and employees who give more attention to money will be more satisfied with their job when they receive an increase in salary. For employees

who receive less amount of pay has low job satisfaction level, whereas employees who receive higher amount of pay has high level of job satisfaction.

2.5 Supervisor Relationship

Various studies prove absence of management assistance may contribute to job tensions and reduced satisfaction levels (Jaramillo *et al.*, 2005; Toch, 2002).

Confidence in superiors is important in executing job delegated to employees. An employee is expected to know the consequences better whether the job carried out on his or her own accord or if requested by a superior. They should not behave in a manner adverse to the company and be held accountable for any repercussions later. If there is an element of uncertainty on the employee's side if the job or information from his or her superior may not be beneficial to the organization, the employee may safeguard themselves and refuse to perform the job Elmuti (1997).

2.5.1 Relationship between Supervisor and Job Satisfaction

Superiors approach towards employees are measures of a corporations support as superiors are representatives of the company. They have the judgment and influence to ascertain employee's performance. Traits of superior support include patiently helping employees who have issues at work, appreciating staff for a job well done, giving inducements or benefits for employees to further improve performance. Taking heed of staff complaints is also a crucial

step to help diminish staffs work stress and allow them to feel better (Wicks, 2005). When an employee feels cared about, their level of satisfaction will increase.

An employee needs to be recognized and praised for their efforts and also accomplishment by an effective manager. Supervisor should be always available to discuss any concerns that are affecting employee's ability to perform their job effectively and feel more satisfied at their workplace.

Boyas *et al.*, (2013) discovered an increase level of employee's fatigue is significantly associated with low level of supervisor support. This will lead to low job satisfaction and a high turnover in an organization. Moreover, a global Perceived Organizational Support (POS) assessment is done on how employee rank their company based on positive or negative interaction with their supervisor (Rhodes & Eisenberger, 2002).

A vital prophecy of job satisfaction is support given by the company in line to the outcome of many researches related to the predecessors of job satisfaction (Rhodes & Eisenberger, 2002; Stamper & Johlke, 2003).

Supervisor support and job satisfaction shows a positive relationship. When supervisor is supportive, employees will feel connected to their job and feels motivated. This will result in high job satisfaction among employees (Griffin *et al.*, 2001). A balance between needs and desires of an employee in the

business depends on the positive relationship between employees, supervisor and manager.

Supervisors can immensely impact how staff look at themselves at work. This was concluded by Eder *et al.*, (2008) through the organizational support theory, where superiors are regarded as the agents of the company. Supervisor needs to set a good example by following the policies and procedures by the company. A supervisor should also be fair and balanced when disciplining an employee. This can be related to job performance or employee's negative attitude. Only when an employee feels that their supervisor is fair, they will trust them and their level of satisfaction will increase. This is because employees will feel that their supervisor is not bias. Low level of satisfaction can have negative impacts such as absenteeism, vandalization of apparatus and other unforeseen costs which may be very expensive for the company to rectify.

Only from interactions among individuals in a company, can an employee feel the sense of support. Managers and supervisors represent the company providing the staff with feedback and recommendations on the company's part. When staff receives more acclamations rather than complaints from his or her supervisor, high level of job satisfaction is achieved.

High level of job satisfaction can be attained through fair treatment of staff in areas including conducive job environments, providing staff with assistance, impartial treatment and providing benefits. In short it does not matter if the

company has a management ranking, team management, positive or negative augmentation methods of managements, the employee will view just treatment, assistance, perks and conducive job environment as positive effect to them and this will affect job satisfaction.

Feeling recognized and receiving merits for jobs done in a company, an employee will be motivated to receive more of such rewards given by their supervisor. With this, the work performance also increases (Rhodes & Eisenberger, 2002). In addition, high job satisfaction among employees is a sign of contented and more efficient staff and when this is in place, the staff produces increased levels of trust as shown in (Rhodes & Eisenberger, 2002; Cameron, 1999).

The success of an organization depends on the positive working relationship between workers, supervisor and manager. Talented employees interested in higher management position can be obtained when there is a good relationship between supervisor and employee. Supervisor will focus on mentoring valuable employees and this promotes career growth within the organization. By doing this, employees will feel valued and this will result in an increase in job satisfaction. In the long run, employee will be loyal towards the company and turnover can be reduced.

2.6 Co Worker Relationship.

Upgrading the co-relation between peer workers, assist in increasing the self-esteem for the entire work force. High morale will guide to a more favorable

working condition. When employees are cheerful at work, they will actively be involved in job chores and not pay attention on negative etiquette like absenteeism, taking long breaks and surfing the internet. This will enable employees to complete all tasks promptly. In turn this will enhance staff efficiency. Jobs completed ahead of timeline will escalate profits for the company. Employees who do not show much attention on close working relationships with peers will neither be dedicated to their jobs nor show much attachment to the organization. Enhancing work relations will create fidelity towards the organization, as staff view the organization as an interlink between friendship and work relationship. When there is good coworker relationship, job satisfaction will increase and this will have a positive effect on the organization.

2.6.1 Relationship between Co Workers and Job Satisfaction

As highlighted by Haynes (2008) staff conduct in an office contributes the most to staff efficiency. In order to improve efficiency, inter relations amongst employees was noted to be the most dominant factor and while obstructions lowered efficiency rates.

When an employee has a close friend at work, it will give a stronger connection towards the company. The employee will be more excited to come to work and be more attached to the company's purpose and collaborate better. Satisfaction towards the job increases. In return this creates success for the company.

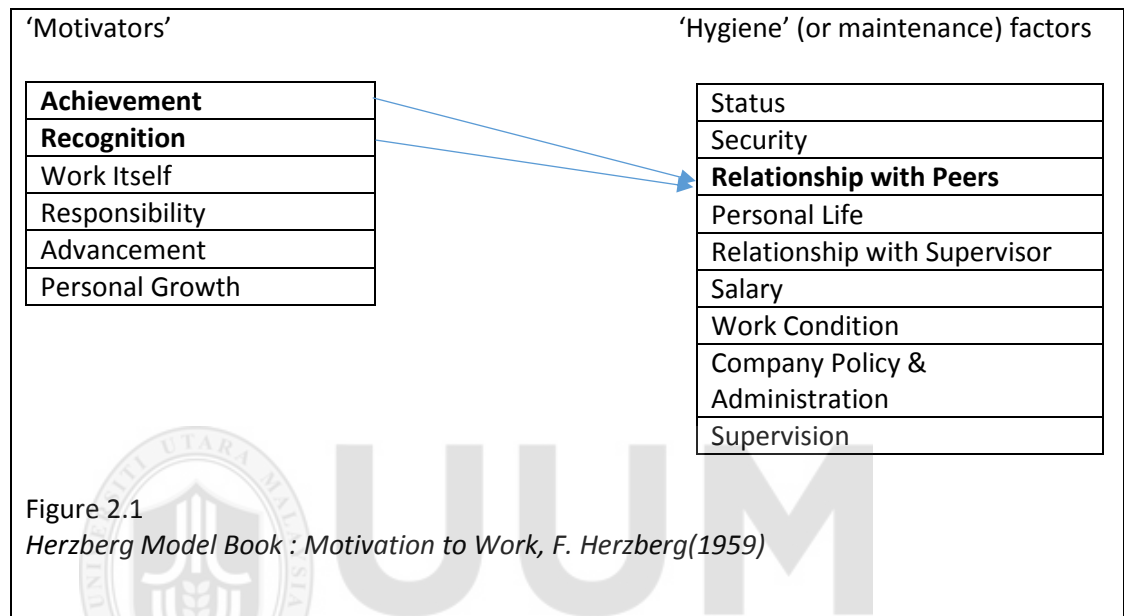
Relationships between co- worker can be classified through the below:

- Cooperation
- Team spirit
- Support
- Trust
- Sharing of information
- Atmosphere among peers

Sloan (2012) stated that a good co-worker support can benefit employee wellbeing in an organization. Having a positive relationship with co-worker can benefit the employees whereas a negative relationship can make an employee's life miserable (Chamberlain & Hodson, 2010). According to a study on hotel employees by Kales (2015), peer support plays an important role in job satisfaction and in return yields high work performance in an organization.

There is a link between job contentment and staff relationships. In the below diagram, the focus is to investigate the staff relationships. It is a hygiene factor that hinders the undesirable effects of low self-esteem. However, a more favorable relationship is not all, it is just a starting point. That is the reason why one highlights on creating strong motivators. Theory of Herzberg denotes when the peer's interactions are satisfactory, the attainment level is stimulated. In such cases, positive results in jobs and problem solving is made easier since staff proposals are accepted and staff are commended. If these inspirational perks are not attained by a staff, they will be demoralized. The staff also

undertakes an impartial position. Therefore, it can be concluded that achievement and recognition are relative to peer relationship. It can be assumed that relationship between staff is an understructure. Low quality understructure will lead to dissatisfied job satisfaction among employees and vice versa.



An employee who has friends who can be trusted at work, will be able to get help or advise from a friendly co-worker and this will therefore gain feeling of attachment, feeling comfortable and secured, and lastly feel satisfied with their job (Dotan, 2007). Usually a co-worker who is not selfish will show a good behaviour by providing other worker feedback, guide, help, recommendation or knowledge on how a job can be done (Hamilton, 2007).

Employees in a good relationship with their peers tend to have a healthy relationship among each other and this will result in an increase in organizational performance. Good co-worker will support each other, provide moral support, help each other to finish a task, have lesser communication

issue and this will increase their effort at work and increase productivity. (Bandura, 1982). Morrison (2004); Sias & Cahill (1998) stated that employee who has a good relationship with peers and has a good friend at work will have a sense of belongingness and commitment towards the organization. This is because employee has peers who have accepted, understood and helped them at work. As a result, job satisfaction will increase and there is less likely to be absenteeism and feeling of leaving the organization because there is someone to look forward to at work (Morrison, 2004).

2.7 Training

To help an employee learn new knowledge and skills, training is always provided. By giving quality training, employee's performance in their current role will increase. A good training will develop an employee. Development focuses on employee's growth and is more expansive. In return future performance will increase and employee will be more satisfied with their job.

To close the difference between employee's current performance and expected future performance, training and development is an important tool. Weil and Woodall (2005) discovered that training and development falls under human resource development function and is an important aspect of an organization.

Job satisfaction normally increases the self-esteem when staff have a better knowledge of the company procedures. Coaching and training programs also increase the self-esteem and also fidelity to the company. Employees who think that their organization provides outstanding training programs are

motivated to stay on with the company compared with those who have poor quality trainings conducted.

It is vital to retain well trained personnel as it reduces the staff turnover which otherwise can be costly. The expenses on termination cost, gratuity payments, administrative cost, replacement cost, new intakes and medical examinations cost will amount to a substantial amount.

Various aspects decide if training is really useful for a company which has a high turnover. To save cost, temporary workers can be recruited, alternatively, the organization can conduct advanced programs to see how to manage the increased workloads of the existing staff caused by the turnover. These programs must also include how to handle stress turnover on the remaining staff and try to boost staff morale.

2.7.1 Relationship between training and job satisfaction

Wang (2005) discovered that workers that are given essential training are more productive and satisfied with their job. In return they produce better work results. Training effectiveness may be used as a way to measure and increase job satisfaction. Employees that are well trained will satisfy the needs of employees better (Rowden, 2002 & Rowden & Conine, 2005). Employees that are committed to training shows a positive effect on job satisfaction and in return increases their work performance (Tsai *et al.*, 2007)

By way of conducting training activities, it helps a company to allure and retain staff and also monitor them efficiently. Stressed by Poh (2001), trainings are an important element for being sustainable in a competitive environment and also for survival in the current era while providing staffs with special skills and improving themselves further. Expansion of expertise leads to quantifiable aims and in turn reflect a noticeable change in behavior said by (Wagonhurst, 2002). Basically trainings are processes to assist people to be more effective at work by improving their knowledge and skills by learning and achieving better productivity results, emphasized in (Buckley & Caple, 2000). When an employee is given good training, this will increase their productivity and job satisfaction towards their job.

Management placing importance on the facets of training, anticipated to grow on the upward scale of training in line with technology growth (Ford and Weissbein, 1997). Money spent for these programs would also increase in line with the expanding activities for staff. Universal competition and advanced technology will amend the situation and work environment. Established companies are prepared to face the revamping. Training by an organization is a form of capital investment, once they enter the workforce market (Hansson, 2009).

From statistics of a Russian company, Tan *et al.*, (2008), it was seen training accelerates staff performance. It was seen to have positive effects to the company and make technology revamping and improve staff skills. According

to Konings (2008), on-job trainings have a positive effect by increasing company efficiency from 1% to 2%. .

Meeting employee's expectations must be the criteria of training programmes because they are usually practical and relate to the day to day issues staff face at the office. A large scale study by Ducharme and Martin (2000) was conducted targeting the employees of international service provider to examine the problems related to job satisfaction. It was found that team interaction and co-worker support has a positive correlation to job satisfaction towards an employee.

Chapter Summary

This chapter had covered previous research on work environment, salary, supervisor, co- worker and training which are utilized to ascertain their relationship with job satisfaction. The factors influencing job satisfaction and their relationship are based on previous studies and researches.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter covered research method and design of the study. Based on the comprehension from the relevant literatures, a theoretical framework is built and a model is being defined. This is followed by operational definition, research hypotheses, research design, and questionnaires design.

3.2 Research Framework

The reason of the whole research project conducted is for a research framework. In chapter 2, the importance and factors that influence job satisfaction among employees. The main focus of this chapter is to test the variable relevancy into the research framework. The hypotheses developed for this study are tested.

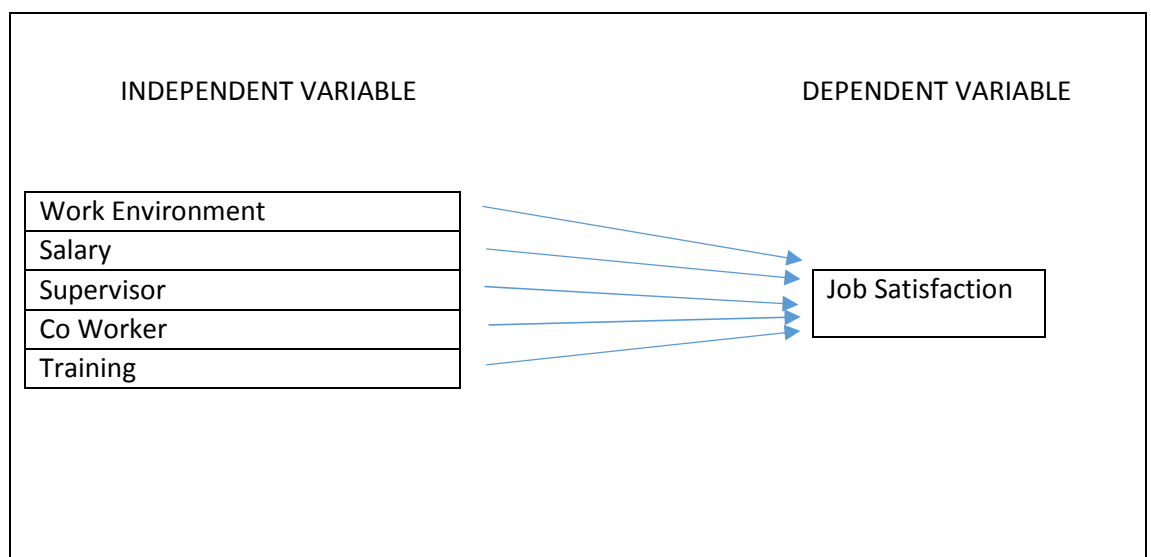


Figure 3.1:
Research framework on the factors that influence job satisfaction among bank employees

Dependent variable consists of one variable and that is job satisfaction. The five independent variables are work environment, salary, supervisor, co-worker and training.

3.3 Research Hypothesis

Based on the proposed research framework, five hypotheses are developed. These hypotheses are proposed according to the justification of literature review by previous empirical studies.

- i. Work Environment
- ii. Salary
- iii. Supervisor
- iv. Co- Worker
- v. Training

Based on the literature review, several studies have examined the relationship between work environment, salary, supervisor, co-worker and training towards job satisfaction. Consistent with the literatures, the following hypothesis is developed:

Hypothesis 1: There is a significant relationship between work environment and job satisfaction among bank employees in Cyberjaya

Bakotic and Babic (2013) stated that an important factor for job satisfaction is the working condition. Employees who work under difficult working condition are found to be less satisfied at workplace. It is important for the management to improve working condition to suit the employees in order to improve level of satisfaction of those who work under difficult conditions.

This in return will show an increase in performance as employees will be equally satisfied with those who work under normal working condition. To enhance the performance of employees and increase profit for the business, the organization needs to pay attention to create a good working condition (Chandrasekar, 2011). Based on the above literature review, H1 is constructed. There is a relationship between work environment and employee job satisfaction among bank employees in Cyberjaya.

Hypothesis 2: There is a significant relationship between salary and job satisfaction among bank employees in Cyberjaya

A business should be able to provide employees with good working environment, competitive compensation, employment security and autonomy if they want to retain competitive employees (Akram, 2012). He also concludes that pay is the most essential variable because each employee needs a livelihood to support his/her family. An increased pay will result in high satisfaction. Mohanty (2007) found that an increase in level of job satisfaction is linked to a positive attitude when an employee earns more money. In either case, there is a general and positive link between job satisfaction and salary.

Wage payment system can help to judge level of satisfaction. There are different types of payment system of wages done by different organization. Using Herzberg's hygiene factors and motivators Waheed and Tan, (2011), the level of job satisfaction among employees are significantly affected by hygiene factors such as working environment and recognition. There is also a strong link between salary and job satisfaction. This is the love for money and employees who give more attention to money will be more satisfied with their

job when they receive an increase in salary. For employees who receive less amount of pay has low job satisfaction level, whereas employees who receive higher amount of pay has high level of job satisfaction. According to the above literature review, H2 is constructed. There is a relationship between salary and employee job satisfaction among bank employees in Cyberjaya.

Hypothesis 3: There is a significant relationship between with supervisor and job satisfaction among bank employees in Cyberjaya.

Boyas *et al.* (2013) discovered an increase level of employees fatigue is significantly associated with low level of supervisor support. This will lead to low job satisfaction and a high turnover in an organization. Moreover, a global POS (Perceived Organizational Support) assessment is done on how employee rank their company based on positive or negative interaction with their supervisor (Rhoades & Eisenberger, 2002).

Supervisors that give employees feedback and support on behalf of the company are the main face of the organization. When an employee receives more positive interaction with their supervisor in terms of receiving encouraging words on the task performed and also feedback, job satisfaction of employee will increase. Supervisor support and job satisfaction shows a positive relationship. When supervisor is supportive, employees will feel connected to their job and feels motivated. This will result in high job satisfaction among employees (Griffin *et al.*, 2001). A balance between needs and desires of an employee in the business depends on the positive relationship between employees, supervisor and manager. There are several ways to increase job satisfaction among employees that is commonly achieved

by treating employees better in areas such as being fair at work, favourable job condition and a reliable support system. Employees who receive such positive treatment will have positive level of job satisfaction regardless of the compensation, benefit and managerial system in place at that organization (Rhoades & Eisenberger, 2002). Based on the above literature review, H3 is constructed. There is a relationship between supervisor and employee job satisfaction among bank employees in Cyberjaya.

Hypothesis 4: There is a significant relationship between co-workers and job satisfaction among bank employees in Cyberjaya.

A large scale study by Ducharme and Martin (2000) was conducted targeting the employees of international service provider to examine the problems related to job satisfaction. It was found that team interaction and co-worker support has a positive correlation to job satisfaction towards an employee. In conclusion of this research shows that in the service industry, co-worker relationship can be divided into employer-staff relationship and co-workers' interactions.

An employee who has friends who can be trusted at work, will be able to get help or advise from a friendly co-worker and this will therefore gain feeling of attachment, feeling comfortable and secured, and lastly feel satisfied with their job (Dotan, 2007). Usually a co-worker who is not selfish will show a good behaviour by providing other worker feedback, guide, help, recommendation or knowledge on how a job can be done (Hamilton, 2007).

Employees in a good relationship with their peers tend to have a healthy relationship among each other and this will result in an increase in organizational performance. Good co-worker will support each other, provide moral support, help each other to finish a task, have lesser communication issue and this will increase their effort at work and increase productivity (Bandura, 1982). Morrison (2004) and Sias (1998) stated that employee who has a good relationship with peers and has a good friend at work will have a sense of belongingness and commitment towards the organization. This is because employee has peers who have accepted, understood and helped them at work. As a result, there is less likely to be absenteeism and feeling of leaving the organization because there is someone to look forward to at work (Morrison, 2004). Based on the above literature review, H4 is constructed. There is a relationship between co-worker and employee job satisfaction among bank employees in Cyberjaya.

Hypothesis 5: There is a significant relationship between training and job satisfaction among bank employees in Cyberjaya.

Konings (2008) discovered that there will be an increase from 1% to 2% of the firm productivity when on-the-job training is provided. Ford and Weissbein, (1997) find that employer is being more vigilant on aspects of training and they are aware that on-the-job training is important in line with development of technology and this is expected to grow increasingly. Employer are investing more for training purpose to provide diversity training activities for workers.

Hansson (2009) stated that after the worker enters the labour market, hands on and training provided by the employer is a source of human capital. Hansson also stresses that according to empirical evidence both parties, employer and employee will reap benefits from training but mainly for the business itself. Tan *et al.*, (2008) using data for firms in Russia, finds that employee productivity increases when quality training is provided. Quality training in accordance with technological change will benefit the organization and also improve the skills of their employees in the organization.

Rowden & Conine, (2005) stated that many employer finds that psychological values from training at workplace are more satisfying than monetary reward. Employee can be involved in decision making process, increase in job performance and significant level in job satisfaction when they are provided with new skills and knowledge (Byrne *et al.*, 2010, Rowden & Conine, 2005, Schmidt, 2007). It is important to note that when an employee is provided with well-designed training course conducted by professional and knowledgeable trainers, they are more likely to be satisfied with their job (Choos & Bowley, 2007). Employees will show a positive behaviour on the job by following training instruction and having new skills when they are equipped with effective training. This will produce high level of job satisfaction and will profit the organization in the long run. According to the above literature review, H5 is constructed. There is a relationship between training and employee job satisfaction among bank employees in Cyberjaya.

3.4 Research Design

3.4.1 Type of Study

This study is quantitative research. It examines the level of job satisfaction among banking employees in Cyberjaya and factors that influence it.

3.4.2 Data analysis

This study is a quantitative research. The cross-sectional survey is used in this study to get feedback from various respondents to look at the 25 variables that contribute to employees' job satisfaction. The information of the results is displayed in the tables in the chapter 4.

3.4.3 Source of Data

The Primary data

A set of questionnaire is used to gather information from the respondents which are the employees of banking line in Cyberjaya. The data are collected from selected respondent through questionnaire. This technique is less costly and less time consuming. Besides that, this technique is more transparent. This questionnaire is given to a representative from each chosen bank to distribute. Questionnaire is designed in a clear and straightforward way.

The Secondary data

Online channel such as journals, research papers and article on job satisfaction and turnover factors are used. Organizational behavior textbook is also used to gather more information as it is less expensive and less time consuming to gather information.

3.4.4 Population Frame

The target population for this study is the employees in banks in Cyberjaya. Five different banks are involved in this study. All five branches give permission to distribute the questionnaire. Those banks are CIMB Bank Berhad (CIMB), Affinbank Branch, Malayan Banking Bhd (Maybank), HSBC Electronic Data Processing (Malaysia) Sdn Bhd and Bank Rakyat Cyberjaya. The total number of population in this study is 400. Questionnaires is used to collect data from the respondents. The focus of this study is to determine if variables such as work environment, salary, supervisor, co-worker and training has a positive effect on job satisfaction among bank employee.

3.4.5 Sampling Method

The population of this study is 400 employees, from five different banks in Cyberjaya. This type of sampling method is adopted from Krejcie and Morgan (1970). To be adequate, the sample size of 200 employees was selected to represent the whole population. Simple random sampling is the sampling method used. It randomly selected all the respondents throughout the samples. This sampling method is used because equal chances are to be included in the sample of each element in the population and it is guaranteed. From CIMB Bank Berhad, 40 respondents were selected, Maybank Sdn Bhd, 20 respondents were selected, HSBC Sdn Bhd 80 respondents selected, Affinbank Sdn Bhd 40 respondents were selected and lastly Bank Rakyat Sdn Bhd 20 were respondents selected.

3.5 Operational Definition of Potential Factors

3.5.1 Work environment is the physical and social working condition of factor contributing to job satisfaction (Theodossiou, & Vasileiou, 2008).

3.5.2 Salary is the wage received by an employee. To retain and motivate employees, a good compensation package is important for workers as it is the main reason people work (Ray, 2011).

3.5.3 Supervisor is the superiors that act as an agent of the company and how they impact employee's satisfaction (Rober Eisenberger, 2008).

3.5.4 Co-workers is the type of interpersonal relationship between peers in a workplace. This can be in terms of feeling of attachment, being comfortable and secured towards their job (Dotan, 2007).

3.5.5 Training is a set of written or non-verbal procedure that is planned to improve employee's performance (Forgacs, 2009).

3.5.6: Job Satisfaction is the general feeling and commitment of an employee towards the organization. This will result in a positive or negative influence to the organization (Bartle *et al.*, 2002).

3.6 Research Measurement

Instrument used in this research is a questionnaire to gather the data from the research sample. The questionnaire consisted 25 questions which are divided into five sections. Based on previous empirical studies used by researchers (refer to table below), this questionnaire was adapted. After improvising the layout of the questionnaire a total of 250 questionnaires were distributed via hardcopy. While structuring the questions, data collection method was taken into consideration so that the questionnaire distributed could be collected

easily and conveniently. Respondents participated by selecting from the multiple choice responses using a 5 point Likert Scale. This method is chosen because it is not only quick and easy but less costly. The gathered data were analysed using Statistical Package for Social Sciences (SPSS).

Based on Table 3.1, section A shows the demographic profile of respondents, a set of question has been designed to gather the respondent profile information that consists of gender, age, education qualification, position, tenure, type of employment and income.

In Section B (Job Satisfaction), Section C (Work Environment), Section D (Salary), Section E (Supervisor), Section F (Co Worker) and lastly Section G (Training) uses 5- point Likert scale answer where number one (1) represents strongly disagree and number five (5) represents strongly agree.

Table 3.1
Summary of Questionnaire's Items

Variable	Items	Descriptions	References
Section C			
Work Environment	5	How employee feels about their work environment.	Aarti, Chahal & Chahal, Seema & Chowdhary, Bhawna & Chahal, Jyoti. (2013)

Variable	Items	Descriptions	References
Section D			
Salary	5	How employee feels about their salary	Md. ShamimHossain (2014)

Variable	Items	Descriptions	References
Section E			
Supervisor	5	Relationship between employee and supervisor.	Theodosios Tasios, M.S, and Vaitisa Giannouli, Job Descriptive Index

			(JDI)(2017)
Variable	Items	Descriptions	References
Section F			
Co Worker	5	Relationship between employee and coworker.	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index (JDI)(2017)

Variable	Items	Descriptions	References
Section G			
Training	5	How does training effect employee job satisfaction	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index (JDI)(2017)

3.7 Factor Analysis

As indicated by Field (2005), factor analysis should only be conducted if the minimum number of respondents is 300. Since the present study has 200 respondents, it is inadequate to conduct factor analysis.

3.8 Reliability Test

Reliability test is done to identify the internal consistency of the items in every section of the questionnaires. The questionnaires are considered to be reliable when its repeated application results are of consistent scores and the stronger the relation between items, the higher the reliability of the scale will show. The closer the reliability coefficient to 1.00, the better the findings will be (Uma Sekaran, 2003). Commonly, reliabilities in the range of over 0.80 are acceptable and good, where poor reliability findings are less than 0.60.

3.8.1 Pilot Test

Before the questionnaire was distributed to the actual respondents, a pilot test was run to assess reliability. The pilot test on 30 respondents was conducted among banking employees from five respective banks in Kuala Lumpur. The targeted for the test were selected randomly and contacted for their willingness to participate in the research. Questionnaires were then distributed by to the employees after their working hours using the convenience technique. It was completed under our supervision and collected back immediately. The certainty of these target respondents carrying out the survey was checked. The pilot test is to determine the results of Cronbach's alpha for each question.

Table 3.2
Internal Consistency for Cronbach's Alpha

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent (High-Stakes Testing)
$0.7 \leq \alpha < 0.9$	Good (Low-Stakes Testing)
$0.6 \leq \alpha < 0.7$	Acceptable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

(Sources: Santos, 1999)

Therefore, the Cronbach's Alpha Coefficient result of this research towards job satisfaction among banking employee as below:

Table 3.3
Cronbach's Alfa Coefficient Result

Variables	Cronbach Alpha
Job Satisfaction	0.806
Work Environment	0.654
Salary	0.893
Supervisor	0.723
Co Workers	0.640
Training	0.892

According to table 3.3 results the instruments used to measure dependent variable (job satisfaction) and independent variable (work environment, salary, supervisor, co-workers and training) shows good value of Cronbach's Alfa Coefficient. This reflects an acceptable range of reliability results for those variables in this study. Salary has the highest Cronbach's Alpha of 0.893 indicating the instrument to be the most reliable amongst all the variables.

3.9 Validity Test

3.9.1 Content Validity

Content validity ensures that all representatives and acceptable set of items that suit the content is being measured. In this study, instruments for all the related items have adopted from previous literature such as Aarti *et al.*, (2013), Theodosis, (2007) and Shamim (2014). The instrument used in this research is not constructed by the researcher itself.

3.10 Normality Test

Normality test is performed by determining skewness and kurtosis for all variables. The skewness and kurtosis values are within the range of ± 2.00 which indicate that all variables in this study are normally distributed (Hair *et al.*, 2010). Normality test is calculated using the SPSS software. Results of the normality test is shown in Chapter 4.

3.11 Data Analysis Techniques

3.11.1 Descriptive analysis

Descriptive analysis is the tools that organized and summarized data of study (Holcomb, 2017). It used to calculate in part A section to gather the respondent profile information that consists of gender, age, education qualification, position, tenure, type of employment and income. This test is used to calculate the frequency, percentage distribution.

3.11.2 Inferential Analysis

Pearson Correlation analysis

Pearson correlation is to measure the relationship between employees' job satisfaction and five independent variables (work environment, salary, supervisor, coworker and training). This test is to see the results of each relationship with job satisfaction, (Hinton *et al.*, 2014). The larger the correlation coefficient, the high level of affiliation. Table 3.4 shows the rule of coefficient range. The results that is derived is used to assess the measurable relationship between them. The reason a correlational study is used is because it measures the statistical relationship between the variables rather than an experiment.

Table 3.4

The coefficient range that adapted from Mahlangu and Kruger (2015)

Coefficient range	Strength of association
$\pm 0.91-1.00$	Very strong
$\pm 0.71-0.90$	High
$\pm 0.41-0.70$	Moderate
$\pm 0.21-0.40$	Small, but definite relationship
$\pm 0.00-0.20$	Slight, almost negligible

Multiple Regression

Multiple linear regression is a statistical technique that uses to explain the variables to predict the outcome of a response variable. The goal of multiple linear regression is to find the relationship between the explanatory and response variables. The regression equation consists of independent variables such as work environment, salary, supervisor, coworker and training to determine the connection with employees' job satisfaction. This test is used to test hypotheses 6.

3.12 Chapter Summary

Once the method is specified, it is essential to provide enough information on research methodology chapter about the execution plans. All steps were properly explained to detail the research process from start to the end. This chapter gives information on the sampling method involved, the preparation of a questionnaire and the method used to gain data collection. In addition, the testing method of the questionnaire also be detailed along with the monitoring steps to be taken for getting the best results. Finally, the tools used for observation and analysis of the data collected will be highlighted.

CHAPTER 4

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents results, analysis and findings of the data collected based on the research objectives and hypotheses for this study. This chapter is divided into two main parts which are descriptive analysis of demographic profile and inferential analysis which consists of correlation and regression analyses.

4.2 Data Processing

4.2.1 Data Entry

Using the Statistical Package for Social Sciences Software (SPSS) all the variables are entered accordingly into the software. 250 questionnaires were distributed to target respondents and after 2 weeks. Only 200 questionnaires were collected back with complete answers. There were 50 incomplete and void answers. These questionnaire is not acceptable and was removed. Data was removed due to: -

- i. Incomplete questionnaire
- ii. Patterns of the responses show mostly neutral answer

A total of 200 complete questionnaires were analyzed in this study. According to Robert (1970), this number of questionnaire is acceptable. The remaining spoilt questionnaire were not included.

4.3 Scale of Measurement

4.3.1 Reliability Test

A test is done to identify the internal consistency and validity of the instruments used in the study. The reliability tested the five variables such as job satisfaction, work environment, salary, supervisor, co-worker and training. The values that range between 0.7 and above are considered reliable and for values below than 0.6 are considered weak. The results of the reliability test are shown in table 4.1 below.

Table 4.1
Cronbach Alpha value of the main study

Variables	Cronbach Alpha
Job Satisfaction	0.964
Work Environment	0.885
Salary	0.967
Supervisor	0.967
Co Worker	0.964
Training	0.957

Table 4.1 above shows the result of Cronbach alpha for main study that consist of 200 respondents. The Cronbach alpha values for job satisfaction is 0.964 which means the score is excellent. Next, the Cronbach alpha value for work environment is 0.885 which means the score is good. Salary scored an alpha result of 0.967 which means the score is excellent. The Cronbach alpha for supervisor is 0.967 which means the score is excellent. Co-worker and training scores 0.964 and 0.957 respectively which means the score is excellent. Cronbach alpha that has value of 0.7 and above are considered highly reliable. Hence, all the variables are valid and can be used for this study.

4.3.2 Validity Test

The validity of this study is examined by tests that are as follows:

a) Content validity

The instrument used in this research was adopted from an established instrument developed by (Theodosios *et al.*, 2014) with research entitled “Job Descriptive Index” and also other researcher such as such as Aarti *et al.*, (2013) and Shamim (2014). The instrument used in this research is not constructed by the research itself.

4.4 Normality Test

Normality test is performed by determining skewness and kurtosis for all variables. As shown in the table 4.2, the skewness and kurtosis values are within the range of ± 2.00 which indicate that all variables are normally distributed (Hair *et al.*, 2010). Normality test is calculated using the SPSS software. Results of the normality test is shown in table 4.2 below. According to results from this research of 200 respondents, all variables are normally distributed.

Table 4.2:
Skewness & Kurtosis result for every variable

Variable		Range		Conclusion
		Skewness	Kurtosis	
N	Valid	200	200	
	Missing	0	0	
<u>IV</u>				
Work Environment		0.223	-1.723	Normal Distribution
Salary		-0.321	-1.799	Normal Distribution
Supervisor		0.015	-1.897	Normal Distribution
Co Worker		-0.073	-1.895	Normal Distribution
Training		-0.757	-1.291	Normal Distribution
<u>DV</u>				
Job Satisfaction		- 0.729	-1.306	Normal Distribution

4.5 Descriptive Analysis

The objective of descriptive analysis to gain details background information about the respondent's profile. This technique of analysis was used to describing the data collected from the distribution of the questionnaire, the frequency, percentage and the mode is the particular type of analysis use in order to get the general appreciation of the data. Below is the breakdown of the research demographic profile on 200 respondents in table 4.3.

Table 4.3

Demographic Profile of Respondents

Demographic Variable	Frequency	Percentage (%)
Gender <ul style="list-style-type: none">• Male• Female	97 103	48.5 51.5
Age <ul style="list-style-type: none">• More than 24 less than 34• Between 35-45• Between 45-56• More than 56	36 92 62 10	18.0 46.0 31.0 5.0
Qualification <ul style="list-style-type: none">• Master• Degree• Diploma• Others	13 99 86 2	6.5 49.5 43.0 1.0
Tenure <ul style="list-style-type: none">• Below 2 years• 2 years – 5 years• 5 years – 10 years• More than 5 years	55 96 43 6	27.5 48.0 21.5 3.0

There are two hundred bank employees who participated in this study. Shown in Table 4.3, is the total output obtained from the frequency and percentage analysis done by using the SPSS software version 25.0. The respondent's background was

divided into six categories respectively according to gender, age, civil status, educational qualification, salary scale and years of working experience.

The descriptive analysis shows that female respondents stand as the highest among all. This can be seen in the above table as females reach 51.5 % whereas male respondents stand at 48.5 % only.

The highest range of age among bank employee participants are between 35- 45 age group and they account for 46%. Whereas employees in the age group between 45- 56 are 31% followed by employees in the age group of more 56 and they account for 5% and lastly age group from 24 – 34 account for 18%.

Focusing on education qualification, highest number of participant holds a degree and they account for 49.5, followed by diploma at 43 %, master's degree at 6.5 % and lastly others account for one percent.

Focusing on the participant's position, highest participants are executives and they account for 53.5 %, followed by vice president at 0.5 %, assistant vice president at 0.5%, manager at 5 % and assistant manager at 40.5 %.

In terms of tenure, employees below two years account for 27.5%, followed by between two till five years account for 48%, 5- 10 years at 21.5 % and lastly more than five years is 3 %.

Next is the employment type. The highest participants in this study are permanent staffs and they account for 88% and contract staffs at 12%.

In terms of income, the highest participants are those earning 3001-4000 and they account for 41.5%, followed by those earning 4001- 5000 at 29%, less than 3000 account for 21 %, 5001- 6000 account for 7.5% and lastly more than 6001 account for 1 %.

4.5.1 Mean Test

Mean test to see the results of objectives 1 of the study as follows:

Objective 1: To determine the level of job satisfaction among banking employees in Cyberjaya.

- i. Level of job satisfaction

An analysis of data that helps to describe, show and summarize data collection in a meaningful way is the reason descriptive statistics is used in this research. This is a simple way to describe the data that has been collected. Mean that less than 3 is lower and mean more than 4 is higher (Sekaran & Bougie, 2015). Table 4.4 have showed the result of descriptive statistics of DV (Job Satisfaction).

Table 4.4

Mean and cut-off points for level of job satisfaction

N	Valid	200
	Missing	0
Mean		3.59
Std. Deviation		1.236
Minimum		1
Maximum		5

Table 4.5*Mean score that adapted from Izham et al., (2016)*

Mean value	Level of Job Satisfaction
1.00-1.80	Very Low
1.81-2.60	Low
2.61-3.20	Medium
3.21-4.20	High
4.21-5.00	Very High

From the result at Table 4.4, the results obtained from mean analysis computes at value 3.59. According to the mean score table 4.5 adapted from Izham et al., (2016), this is in the range of high level. This shows that bank employees in Cyberjaya are experiencing high level of job satisfaction.

4.6 Inferential Statistic

4.6.1 Correlation Analysis

The purpose of correlation analysis is to determine the association and type of the connection between the dependent and independent variable in the study. The following discussion is the result of correlation analysis carried out for the dependent and independent variables.

4.6.2 Correlation Analysis between Dependent & Independent Variable

Table 4.6
Correlation between Variables

		Correlations					
		JS	WE	SALARY	SP	CO	TR
JS	Pearson Correlation	1	.491**	.753**	.588**	.369**	.627**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	200	200	200	200	200	200
WE	Pearson Correlation	.491**	1	.491**	.451**	.219**	.312**
	Sig. (2-tailed)	.000		.000	.000	.002	.000
	N	200	200	200	200	200	200
SALARY	Pearson Correlation	.753**	.491**	1	.610**	.279**	.410**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	200	200	200	200	200	200
SP	Pearson Correlation	.588**	.451**	.610**	1	.232**	.314**
	Sig. (2-tailed)	.000	.000	.000		.001	.000
	N	200	200	200	200	200	200
CO	Pearson Correlation	.369**	.219**	.279**	.232**	1	.662**
	Sig. (2-tailed)	.000	.002	.000	.001		.000
	N	200	200	200	200	200	200
TR	Pearson Correlation	.627**	.312**	.410**	.314**	.662**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	200	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

JS : Job Satisfaction

WE : Work Environment

Salary : Salary

SP : Supervisor

CO : Co-worker

TR : Training

Table 4.6 explains the relationship between Job Satisfaction (dependent variable) among banking employees and factors that influence them that includes work environment, salary, supervisor, co-worker and training (independent variable) in banking sector.

Based on the Correlation Analysis, the degree of significance of each independent variable in relation to employee's job satisfaction, we can conclude the below:

- 1) $r = 0.491$, $p < 0.01$ for work environment, H1 is accepted and there is a moderate relationship between work environment and job satisfaction.
- 2) $r = 0.753$, $p < 0.01$ for salary, H2 is accepted and there is a strong relationship between salary and job satisfaction.
- 3) $r = 0.588$, $p < 0.01$ for supervisor, H3 is accepted and there is a moderate relationship between supervisor and job satisfaction.
- 4) $r = 0.369$, $p < 0.01$ for co-worker, H4 is accepted and there is a low relationship between co-worker and job satisfaction.
- 5) $r = 0.627$, $p < 0.01$ for training, H5 is accepted and there is a moderate relationship between training and job satisfaction.

Salary has a greater relationship with job satisfaction among banking employees in Cyberjaya followed by training and supervisor. Work environment and co-workers has least effect on job satisfaction among banking employees in Cyberjaya.

4.7 Hypothesis Testing

Hypothesis 1: There is a significant relationship between work environment and employee job satisfaction

The correlation results conclude a strong relationship between work environment and employee job satisfaction. The relationship between work environment and employee job satisfaction are positively correlated about 0.491 significant results. The value of $r = 0.491$, $p < 0.01$ a positive and moderate relationship with job satisfaction. This good result shows that work environment plays positive role to determine the job

satisfaction of banking employees. Thus H1 is accepted and there is a moderate relationship between work environment and job satisfaction.

According to Bakotic and Babic (2013) an important factor for job satisfaction is the working condition. Employees who work under difficult working condition are found to be less satisfied at workplace. To enhance the performance of employees and increase profit for the business, the organization needs to pay attention to create a good working condition (Chandrasekar, 2011).

Hypothesis 2: There is a significant relationship between salary and employee job satisfaction

The correlation results conclude a strong relationship between salary and employee job satisfaction. The relationship between salary and employee job satisfaction are positively correlated about 0.753 significant results. The value of $r = 0.753$, $p < 0.01$ a positive relationship with job satisfaction. This good result shows that salary plays strong role to determine the job satisfaction of bank employees. Thus H2 is accepted and there is a strong relationship between salary and job satisfaction.

A business should be able to provide employees with good working environment, competitive compensation, employment security and autonomy if they want to retain competitive employees. (Akram, 2012). He concludes that pay is the most essential variable because each employee needs a livelihood to support his/her family.

Hypothesis 3: There is a significant relationship between supervisor and employee job satisfaction

The correlation results conclude a strong relationship between relationship with supervisor and employee job satisfaction. The relationship with supervisor and employee job satisfaction are positively correlated about 0.588 significant results. The

value of $r = 0.588$, $p < 0.01$ a positive relationship with job satisfaction. This good result shows that relationship between supervisor plays strong role to determine the job satisfaction of bank employees. Thus H3 is accepted and there is a moderate relationship between supervisor and job satisfaction.

According to Boyas, Wind, and Ruiz (2013), an increase level of employee's fatigue is significantly associated with low level of supervisor support. This will lead to low job satisfaction and a high turnover in an organization. According to Rhodes and Eisenberger (2002) when a supervisor gives encouraging treatment on behalf of the organization to their employees, this raises employee's satisfaction towards their job.

Hypothesis 4: There is a significant relationship between co-workers and employee job satisfaction

The correlation results conclude a strong relationship between co-workers and employee job satisfaction. The relationship between co-workers and employee job satisfaction are positively correlated about 0.369 significant results. The value of $r = 0.369$, $p < 0.01$ a positive relationship with job satisfaction. This result shows that relationship between co-workers plays an important role to determine the job satisfaction of banking employees. Thus H4 is accepted and there is a low relationship between co-worker and job satisfaction.

Ducharme and Martin (2000) concluded team interaction and co-worker support has a positive correlation to job satisfaction towards an employee. Dotan (2007) suggested that an employee who has friends who can be trusted at work, will be able to get help or advise from a friendly co-worker and this will therefore gain feeling of attachment, feeling comfortable and secured, and lastly feel satisfied with their job.

Hypothesis 5: There is a significant relationship between training and employee job satisfaction

The correlation results conclude a strong relationship between training and employee job satisfaction. The relationship between training and employee job satisfaction are positively correlated about 0.627 significant results. The value of $r = 0.627$, $p < 0.01$ a positive relationship with job satisfaction This result shows that relationship between training and employee job satisfaction plays strong role to determine the job satisfaction of bank employees. Thus H5 is accepted and there is there is a moderate relationship between training and job satisfaction.

According to Konings (2008), there will be an increase from 1% to 2% of the firm productivity when on-the-job training is provided. Ford and Weissbein, (1997) find that employer is being more vigilant on aspects of training and they are aware that on-the-job training is important in line with development of technology and this is expected to grow increasingly.

4.8 Regression Analysis

Table 4.7

Summary of Regression Analysis

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.846 ^a	.716	.709	3.37949	.716	97.816	5	194	.000

a. Predictors: (Constant), TR, WE, SP, CO, SALARY

b. Dependent Variable: JS

Table 4.7 illustrated the result of regression analysis to the factors that influence job satisfaction among bank employees. According to table 4.7, the R square shows result of 0.709 (70.9 %). This results describes that the five independent variables work

environment, salary, supervisor, co-worker and training are the main factors contributing towards bank employee job satisfaction. It also refers that 70.9% of the variance had been founded and explained by these independent variable. The F value is 0.709 and significant at .000. However, there are remaining 29.1 % is unexplained in this study. The overall conclusion of the regression analysis says that only 70.9 % of factors influenced job satisfaction that include co-workers, supervisor, salary, training and work environment have been identified towards banking employee's job satisfaction. There are still 29.1 % remaining of other factors that lead to job satisfaction among bank employees. R square = 0.709, F = 97.816, $p < 0.00$. Therefore, H6 showed salary, training and supervisor have significant influence with employee job satisfaction, while there is no significant influence between work environment and co-worker towards job satisfaction.

Table 4.8
Multiple regression analysis

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error				Lower Bound	Upper Bound
1	(Constant)	1.303	.829		1.559	.122	.352	2.957
	WE	.089	.062	.077	1.707	.099	-.014	.192
	SALARY	.426	.047	.474	9.073	.000	.335	.521
	BP	.144	.047	.153	3.087	.002	.052	.239
	CO	-.092	.049	-.098	-1.923	.056	-.186	.002
	TR	.436	.055	.426	7.970	.000	.327	.545

a. Dependent Variable: JS

From the multiple regression analysis table 4.8, we can conclude that the highest contributed variable towards job satisfaction is salary with results 0.474, followed by training with = 0.426 and lastly is supervisor = 0.153. The other two variables which is co-worker and work environment have no influence towards job satisfaction.

4.9 Chapter Summary

This chapter discusses the analysis of descriptive and inferential statistics results based on the data collection through questionnaire distribution. This chapter has successfully answered all research questions and achieved all research objectives. This study investigated that there was significant relationship between factors that influence job satisfaction among bank employee. Independent variable salary is found to have the highest effect on job satisfaction among banking employees in Cyberjaya.



CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This study sums up and concludes the outcome of the research. The outcome of the inter-relation analysis, linked to each of the independent variables that were examined in earlier chapters provide a comprehensive clarification based on the study analysis. All the evaluation to the management and Human Resource personnel and guidelines for future studies have been submitted.

5.2 Recapitulation of the Research

The main aim of this research is to gauge the link between work environment, salary, supervisor and co-worker relationship as well as training and its impact on job satisfaction among bank employees in Cyberjaya. The outcome of the statistical survey indicated that there was a distinctive relationship between work environment, salary, supervisor, co-worker and training towards job satisfaction amongst the employees of the bank in Cyberjaya. The main contributing factor of job satisfaction was seen as salary. Bank staff felt that wages were a vital element in order for them to perform effectively. The second contributor was seen as training. This was followed by supervisor and co-worker relationship and lastly work environment was voted as the lowest contributing factor. The conclusion drawn from this study also confirmed if employees are happy with the trainings, supervisor and co-worker relationship as well as the environment, they become more dedicated and grow fonder of their workplace. This will also encourage them to work harder and chances of quitting their jobs are slim. Failure in implementing these elements maybe one of the reason for an

employee's low satisfaction towards their job that leads to company's high turnover rate.

5.3 Assessment of the Research Objectives

The five main aspects discussed in earlier chapters and the following are the analysis of some important impacts and outcomes gathered by way of data analysis techniques.

5.3.1 The level of job satisfaction among banking employees in Cyberjaya

This research shows a high level of job satisfaction among bank employees in Cyberjaya. The mean is computed at 3.59 and employees are experiencing high level of job satisfaction. Employee satisfaction is achieved through various factors such as work environment, salary, supervisor, co-worker and training. This can be supported by research by Derek and Merris (2002) employee productivity, absenteeism and retention in a company is influenced by employee level of job satisfaction. Freeman (2005) discovered that the success of an organization is linked to how talented employees are retained. Employees tend to retain in an organization for a long time and not seek for other job opportunities if they are highly satisfied. This level of satisfaction can be achieved through factors such as work environment, salary, supervisor, co-worker and training. Carpitella (2003) stated that organization can reduce turnover rate by 50 %, lower labour cost incurred by the company by 12 % and increase level of satisfaction among customers by 95%. This can be done if an organization can successfully excel in taking measures to increase employee satisfaction. The less turnover and absenteeism will occur when an employee is highly satisfied with their job and organization. Thus this research supports there is a significant influence between work environment, salary, supervisor, co- worker, training towards job satisfaction among bank employees in Cyberjaya.

5.3.2 Relationship between Work Environment and Job Satisfaction

The finding of the research discovered that there is a moderate relationship between work environment and job satisfaction, with a reading of $r = 0.491$, $p < 0.01$. The results are similar with the findings of Bakotic and Babic (2013) and Chandrasekar (2011) and H1 was accepted.

5.3.3 Relationship between Salary and Job Satisfaction

The finding of the research discovered that there is a significant relationship between salary and job satisfaction, with a reading of $r = 0.753$, $p < 0.01$. The results is similar with findings by Akram, (2012) and Vieira (2005). There is a strong relationship between salary and job satisfaction thus H2 is accepted.

5.3.4 Relationship between Supervisor and Job Satisfaction

The finding of the research discovered that there is a relationship between supervisor and job satisfaction, with a reading of $r = 0.588$, $p < 0.01$. This can be discovered and similar to research by Boyas (2013) and Rhodes (2002). There is a moderate relationship between supervisor and job satisfaction thus H3 is accepted.

5.3.5 Relationship between Co Worker and Job Satisfaction

The finding of the research discovered that there is a relationship between co-worker and job satisfaction, with a reading of $r = 0.369$, $p < 0.01$. The results is similar with findings by Ducharme (2000) and Dotan (2007). There is a low relationship between co-worker and job satisfaction thus H4 is accepted.

5.3.6 Relationship between Training and Job Satisfaction

The finding of the research discovered that there is a relationship between training and job satisfaction, with a reading of $r = 0.627$, $p < 0.01$. The results is similar with findings by Konings (2008) and Ford (1997). There is a moderate relationship between training and job satisfaction thus H5 is accepted.

5.3.6 The influence of Job Satisfaction among Bank Employees in Cyberjaya

Salary and trainings are the greatest elements that affect job satisfaction among bank employees. The supervisor and staff relationship have a moderately average effect on job satisfaction while co-worker relationship and work environment have the least consequences on job satisfaction. The finding of the research stated that salary, training, co-worker, supervisor and work environment explained 70.9% of the factors influencing the job satisfaction, $R \text{ square} = 0.709$, $F = 97.816$ and $p < 0.00$. Thus the H6 is accepted.

5.4 Practical Implication

The inference of worker's job satisfaction has accelerated and become a vital aspect today in any organization. Turnover rate of bank employees has been rocketing from time to time due to many elements. The conclusion of earlier researches is aimed to summarize earlier research results in order to institute a well-integrated framework of employee's low job satisfaction so that employers are aware of the elements that might lead to this. Based on this outcome, elements such as salary, training and supervisor relationship are of highest importance in escalating job satisfaction among bank employees. This is followed by relationship with co-worker and work environment. Critically, the part played by human resource as a prudent associate

should also be given due heed as this is vital to ascertain the purpose to stay inspired with employees. Staff and organization connection is judged as a corresponding relationship. By stabilizing salary with other programs, such as career advancement opportunities, adjustable work timings and conducive atmosphere, you can upgrade job satisfaction for your employees in a cost effective way. This surely results in an improved self-esteem, reduced truancy, lesser disputes on the job and increased efficiency. Higher remuneration alone does not necessarily lead to increased job satisfaction. By observing employees on a regular basis, you can perceive some of their needs. As for supervisors, they need to be educated about the repercussions of low job satisfaction in an organization. Ideal training and assistance, ineffective managers can construct the five elements of effective leadership cited in the study: inform, engage, inspire, develop, and recognize. As for ongoing trainings for employees, it is absolutely imperative in maintaining a happy workforce. The actual fact is; most workers would prefer continued progress from training to a pay increase or a new company car. Though it not about material gain only, but it's about a good feeling one has while carrying out his job. If employees are well taken care by the organization, they will be loyal to the organization. Since managers can influence the elements causing employees low job satisfaction, understanding the cause of job dissatisfaction is of utmost importance for managers. As an employer, they need to understand the real contributing factor on low job satisfaction among banking employees, they must take corrective actions to overcome them before the staff quits.

5.5 Theoretical Implication

Declared by Adnan Jawabri(2017), was that many elements lead to job satisfaction. It was detected from previous study model that backing from supervisor, promotion opportunity and support from fellow employees helped to escalate job satisfaction within the staffs of an academic institution in United Arab Emirates. It is the core factor of receiving the support from top management and fellow workers that creates a work friendly condition for staff which in turn eliminates job pressures and boosts the effectiveness of work life which finally leads to job satisfaction. Possibilities of promotion escalate the feeling of attachment to the organization as the career growth graph rises due to staff being satisfied at work.

Ironically, it was also observed when appreciation and inducements for staff increases, job satisfaction in some cases did decrease. This can be explained that the work stress and expectations exceeded the staff ability in trying to perform better to cope, thus causing the fall in job contentment.

5.6 Limitations of the Study

Studies were unable to collect sufficient facts due to data protection issue and the limited number of banks that want to participate. This is due to the fact that some information is highly private and confidential and could not be accessed easily. The available facts from this study is only applicable for Banks in Cyberjaya and does not include any others sectors of the economy.

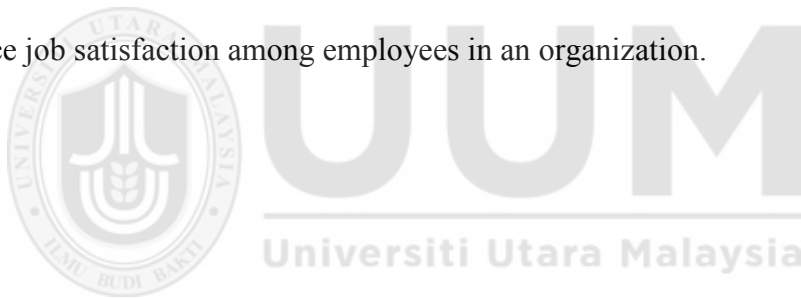
5.7 Conclusion

It is imperative for the Human Resource Management team to boost high job satisfaction among staff in the banking industry. The research indicates that work environment, salary, supervisor, co-worker and training have strong effect on the banking quality and are the crucial factors that enable banks to achieve their goals. It is also important to stress that good remuneration and scheduled trainings escalate staff performances and in turn improve the quality of the banking industry. The top management should have a distinct and strategic formulation to guide banks to upgrade both the management and employees of the banking industry.

5.8 Recommendation for Future Research

This research has covered many areas for future studies. To be precise, future studies must recreate the outline of this research in other settings, such as manufacturing, telecommunication, customer care, education and others which could bring the different ideas to the body of elements that affect job satisfaction among workers. The various phenomena of service sector, would perhaps trigger various outcomes. A relative research between the manufacturing, learning institutions or service quarters would be very profound in understanding elements connected to job satisfaction of workers in dissimilar work environments. Increasing researches in other sections can also simultaneously bring about an extensive perspective on the impact of job satisfaction. Conversely, the measure of the relation between the mean value of one variable to other variables in this context shows that only 70.9 % job dissatisfaction variables has been identified through five independent variables of salary, trainings, supervisor relationship, co-worker relationship and work environment among employees of the banking industry. This will mean, the remaining 29.1 % of other

relevant elements requires to be identified by forthcoming researchers. The main reason being, job satisfaction is accredited to many aspects and not restricted to work environment, salary, supervisor, co-worker and training only. There are many other factors such as achievement, recognition, personal growth, company policy, status and security that can affect job satisfaction. Moreover, the upcoming researchers will also require to further extend the current study method's collective design (single mode) into a combined manner structure (mix mode) which should include extra data collection skills such as conduct interviews to examine the issues thoroughly. It is through interviews and more thorough and precise statistics from the target respondent can this be achieved. By combining the methods of quality and quantity data collection it will enable to accelerate the understanding on elements that influence job satisfaction among employees in an organization.



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APPENDIX A- Questionnaire

RESEARCH TITLE:

Job Satisfaction Factors Among Bank Employees in Cyberjaya

Dear Respondent

My name is Kaaminiy Sidharthan. I'm a Master's Degree student of Human Resource Management (HRM) from Graduate School of Othman Yeop Abdullah, Universiti Utara Malaysia (OYAGSB UUM). I'm currently conducting a research in the area of job satisfaction among employees of banking line located in Cyberjaya. Therefore, I would appreciate if you could answer all of the questions in the survey as the information you provide will influence success of this research. It will take less than 15 minutes to complete the questionnaire. Please note that response collected will be treated with the strictest confidentiality and will be used for academic purposes only. Thank you very much for your time and cooperation in answering this questionnaire.

Prepared By:
Kaaminiy Sidharthan
Master of Human Resource Management,
Othman Yeop Abdullah Graduate School of Business (OYAGSB),
Universiti Utara Malaysia

SECTION A: DEMOGRAPHIC INFORMATION

Gender:

1. ☐ Male 2. ☐ Female

Age group:

1. ☐ 24-34 2. ☐ 35-45 3. ☐ 46-56 4. ☐ > 56

Highest education qualification:

1. ☐ Master Degree
2. ☐ Bachelor Degree
3. ☐ Diploma
4. ☐ Others

Current position:

1. ☐ Vice President
2. ☐ Assistant Vice President
3. ☐ Managers
4. ☐ Assistant Managers
5. ☐ Executives

Length of employment in this company (years):

1. ☐ Below than 2 years 2. ☐ 2 years to 5 years
3. ☐ 5 years to 10 years 4. ☐ More than 10 years

Type of employment:

1. ☐ Permanent
2. ☐ Contract

Monthly income (RM):

1. ☐ < 3000 2. ☐ < 3001 - 4000
3. ☐ < 4001 - 5000 4. ☐ < 5001 - 6000
5. ☐ > 6001

SECTION B: JOB SATISFACTION

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	I am satisfied with my current role	1	2	3	4	5
2.	I am actively seeking for a better organization with a better career progression	1	2	3	4	5
3.	I am satisfied with the pay rise and bonus	1	2	3	4	5
4.	I am satisfied with my career path progression	1	2	3	4	5
5.	I feel encouraged to be at work on a daily basis	1	2	3	4	5

SECTION C: WORK ENVIRONMENT

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	I am satisfied with the working environment of the company	1	2	3	4	5
2.	I am satisfied with job location	1	2	3	4	5
3.	I am satisfied with how we divide tasks as a team	1	2	3	4	5
4.	When I encounter problems at work, there is always a co-worker to turn to	1	2	3	4	5

5.	My colleague is supportive of each other	1	2	3	4	5
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SECTION D: SALARY

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	I am satisfied with the existing salary structure of the company.	1	2	3	4	5
2.	I am satisfied with the compensation I get & I think it matches my responsibility.	1	2	3	4	5
3.	I am satisfied that my efforts are recognized and rewarded	1	2	3	4	5
4.	I am satisfied with my annual pay rise	1	2	3	4	5
5.	I am satisfied with the process used to determine pay rise	1	2	3	4	5

SECTION E: SUPERVISOR

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Not at all satisfied	2 Somewhat dissatisfied	3 Somewhat satisfied	4 Satisfied	5 Very satisfied
1.	My supervisor actively listens to my suggestions.	1	2	3	4	5
2.	My supervisor enables me to perform at my best	1	2	3	4	5

3.	My supervisor promotes an atmosphere of teamwork	1	2	3	4	5
4.	It is easy to communicate with my supervisor and address concern	1	2	3	4	5
5.	My supervisor evaluates my work performance on a regular basis	1	2	3	4	5

SECTION F: CO WORKERS

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	It is easy to get along with my colleagues	1	2	3	4	5
2.	We work as a team and support each other	1	2	3	4	5
3.	People in my department communicate sufficiently with one another	1	2	3	4	5
4.	I am satisfied with work relationships with the people around me.	1	2	3	4	5
5.	Employees in my department regularly recognize each other and participate enthusiastically in any department recognition events.	1	2	3	4	5

SECTION G: TRAINING

Please answer all the questions and please choose **ONE (1)** answer based on the following statements. The highest ranking, 5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and the lowest, 1 (Strongly Disagree).

No	Elements	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	Training and Development plays a significant role in improving the efficacy of the work-force	1	2	3	4	5
2.	I have the tools and resources I need to do my job	1	2	3	4	5
3.	I have the training I need to do my job.	1	2	3	4	5
4.	Training was conducted by experienced trainers who are well aware of the job	1	2	3	4	5
5.	Sufficient training has allowed me to perform well in my daily tasks	1	2	3	4	5

*****THANK YOU*****

APPENDIX B

Demographic Analysis

Statistics								
		Gender	Age	Education Qualification	Position	Tenure	Employment Type	Income
N	Valid	200	200	200	200	200	200	200
	Missing	0	0	0	0	0	0	0

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	97	48.5	48.5	48.5
	Female	103	51.5	51.5	100.0
	Total	200	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	24-34	36	18.0	18.0	18.0
	35-45	92	46.0	46.0	64.0
	46-56	62	31.0	31.0	95.0
	More than 56	10	5.0	5.0	100.0
	Total	200	100.0	100.0	

Education Qualification

		Frequency	Percent	Valid Percentage	Cumulative Percentage
Valid	Master	13	6.5	6.5	6.5
	Degree	99	49.5	49.5	56.0
	Diploma	86	43.0	43.0	99.0
	Others	2	1.0	1.0	100.0
	Total	200	100.0	100.0	

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Vice president	1	.5	.5	.5
	Assistant Vice President	1	.5	.5	1.0
	Managers	10	5.0	5.0	6.0
	Assistant Managers	81	40.5	40.5	46.5
	Executives	107	53.5	53.5	100.0
	Total	200	100.0	100.0	

Tenure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Vice president	55	27.5	27.5	27.5
	Assistant Vice President	96	48.0	48.0	75.5
	Managers	43	21.5	21.5	97.0
	Assistant Managers	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

EmploymentType

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Permanent	176	88.0	88.0	88.0
	Contract	24	12.0	12.0	100.0
	Total	200	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 3000	42	21.0	21.0	21.0
	Within 3001-4000	83	41.5	41.5	62.5
	Within 4001-5000	58	29.0	29.0	91.5
	Within 5000-6000	15	7.5	7.5	99.0
	More than 6001	2	1.0	1.0	100.0
	Total	200	100.0	100.0	

APPENDIX C

Pilot Test – 30 RESPONDENTS

Job Satisfaction

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.806	5

Work Environment

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.654	.663 5

Salary

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.893	.899 5

Supervisor

Reliability Statistics

	Cronbach's Alpha Based on	
Cronbach's Alpha	Standardized Items	N of Items
.723	.726	5

Co Worker

Reliability Statistics

	Cronbach's Alpha Based on	
Cronbach's Alpha	Standardized Items	N of Items
.640	.641	5

Training

Reliability Statistics

	Cronbach's Alpha Based on	
Cronbach's Alpha	Standardized Items	N of Items
.892	.892	5

APPENDIX D

Pilot Test – Main Study (200 respondent)

Job Satisfaction

➔ Reliability

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.964	5

Salary

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.967	5

Work Environment

➔ Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.885	5

Supervisor

➔ Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.967	5

➔ **Reliability**

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.964	5

➔ **Reliability**

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.957	5

APPENDIX E

Normality Test - 30 respondents

Job Satisfaction

		Statistic
JS	Mean	16.5667
	95% Confidence Interval for Mean	Lower Bound 14.6087
		Upper Bound 18.5247
	5% Trimmed Mean	16.6481
	Median	18.0000
	Variance	27.495
	Std. Deviation	5.24361
	Minimum	7.00
	Maximum	25.00
	Range	18.00
	Interquartile Range	9.50
	Skewness	-.288
	Kurtosis	-1.211

Work Environment

WE	Mean	20.0333
	95% Confidence Interval for Mean	Lower Bound 18.2426
		Upper Bound 21.8241
	5% Trimmed Mean	20.4259
	Median	21.5000
	Variance	22.999
	Std. Deviation	4.79571
	Minimum	7.00
	Maximum	25.00
	Range	18.00
	Interquartile Range	5.00
	Skewness	-1.272
	Kurtosis	1.023

Salary

SALARY	Mean		17.4667
	95% Confidence Interval for Mean	Lower Bound	15.5939
		Upper Bound	19.3394
	5% Trimmed Mean		17.6852
	Median		20.0000
	Variance		25.154
	Std. Deviation		5.01538
	Minimum		7.00
	Maximum		24.00
	Range		17.00
	Interquartile Range		9.00
	Skewness		-.670
	Kurtosis		-.823

Supervisor

RWS	Mean		16.3333
	95% Confidence Interval for Mean	Lower Bound	14.4953
		Upper Bound	18.1714
	5% Trimmed Mean		16.4259
	Median		17.0000
	Variance		24.230
	Std. Deviation		4.92239
	Minimum		6.00
	Maximum		25.00
	Range		19.00
	Interquartile Range		6.25
	Skewness		-.352
	Kurtosis		-.235

Co Worker

RWC	Mean		15.8333
	95% Confidence Interval for Mean	Lower Bound	13.7529
		Upper Bound	17.9137
	5% Trimmed Mean		15.9259
	Median		17.0000
	Variance		31.040
	Std. Deviation		5.57138
	Minimum		7.00
	Maximum		23.00
	Range		16.00
	Interquartile Range		9.50
	Skewness		-.321
	Kurtosis		-1.243

Training

TR	Mean		17.5667
	95% Confidence Interval for Mean	Lower Bound	15.4965
		Upper Bound	19.6369
	5% Trimmed Mean		17.7407
	Median		18.5000
	Variance		30.737
	Std. Deviation		5.54408
	Minimum		7.00
	Maximum		25.00
	Range		18.00
	Interquartile Range		7.25
	Skewness		-.638
	Kurtosis		-.640

NORMALITY TEST - 200 respondents

Job Satisfaction

JS	Mean		17.5550
	95% Confidence Interval for Mean	Lower Bound	16.6819
		Upper Bound	18.4281
	5% Trimmed Mean		17.7889
	Median		21.0000
	Variance		39.203
	Std. Deviation		6.26123
	Minimum		6.00
	Maximum		24.00
	Range		18.00
	Interquartile Range		13.00
	Skewness		-.729
	Kurtosis		-1.306

Work Environment

WE	Mean		12.8000
	95% Confidence Interval for Mean	Lower Bound	12.0404
		Upper Bound	13.5596
	5% Trimmed Mean		12.6944
	Median		10.0000
	Variance		29.678
	Std. Deviation		5.44779
	Minimum		5.00
	Maximum		23.00
	Range		18.00
	Interquartile Range		11.00
	Skewness		.223
	Kurtosis		-1.723

Salary

SALARY	Mean		16.1050
	95% Confidence Interval for Mean	Lower Bound	15.1380
		Upper Bound	17.0720
	5% Trimmed Mean		16.2000
	Median		20.5000
	Variance		48.094
	Std. Deviation		6.93502
	Minimum		6.00
	Maximum		24.00
	Range		18.00
	Interquartile Range		14.00
	Skewness		-.321
	Kurtosis		-1.799

Supervisor

RWS	Mean		14.6600
	95% Confidence Interval for Mean	Lower Bound	13.7297
		Upper Bound	15.5903
	5% Trimmed Mean		14.6222
	Median		12.0000
	Variance		44.517
	Std. Deviation		6.67210
	Minimum		6.00
	Maximum		24.00
	Range		18.00
	Interquartile Range		13.00
	Skewness		.015
	Kurtosis		-1.897

Co Worker

RWC	Mean		14.7900
	95% Confidence Interval for Mean	Lower Bound	13.8547
		Upper Bound	15.7253
	5% Trimmed Mean		14.8167
	Median		19.0000
	Variance		44.991
	Std. Deviation		6.70752
	Minimum		5.00
	Maximum		23.00
	Range		18.00
	Interquartile Range		13.00
	Skewness		-.073
	Kurtosis		-1.895

Training

TR	Mean		17.1300
	95% Confidence Interval for Mean	Lower Bound	16.2770
		Upper Bound	17.9830
	5% Trimmed Mean		17.3944
	Median		21.0000
	Variance		37.420
	Std. Deviation		6.11721
	Minimum		5.00
	Maximum		23.00
	Range		18.00
	Interquartile Range		13.00
	Skewness		-.757
	Kurtosis		-1.291

APPENDIX F

Mean Analysis

Job Satisfaction

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
JS1	200	1	5	3.46	1.097
JS2	200	1	5	3.59	1.236
JS3	200	1	5	3.51	1.411
JS4	200	1	5	3.44	1.479
JS5	200	1	5	3.55	1.435
Valid N (listwise)	200				

APPENDIX G

Pearson Correlation Analysis

		Correlations					
		JS	WE	SALARY	SP	CO	TR
JS	Pearson Correlation	1	.491**	.753**	.588**	.369**	.627**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	200	200	200	200	200	200
WE	Pearson Correlation	.491**	1	.491**	.451**	.219**	.312**
	Sig. (2-tailed)	.000		.000	.000	.002	.000
	N	200	200	200	200	200	200
SALARY	Pearson Correlation	.753**	.491**	1	.610**	.279**	.410**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	200	200	200	200	200	200
SP	Pearson Correlation	.588**	.451**	.610**	1	.232**	.314**
	Sig. (2-tailed)	.000	.000	.000		.001	.000
	N	200	200	200	200	200	200
CO	Pearson Correlation	.369**	.219**	.279**	.232**	1	.662**
	Sig. (2-tailed)	.000	.002	.000	.001		.000
	N	200	200	200	200	200	200
TR	Pearson Correlation	.627**	.312**	.410**	.314**	.662**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	200	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX H

Regression Analysis

Model Summary for R Values

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sum of Squares	Mean Square	F Change	Sig.	Delta R Squared
1	.947 ^a	.792	.788	3.11243	1.16	.00000	39.253	.000	.000

a. Predictors: (Constant), TP, GO, SP, WE, and SALARY
b. Dependent Variable: JS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.303	.839		1.563	.122	-.362	2.967
	WE	.089	.052	.077	1.707	.089	-.014	.192
	SALARY	.428	.047	.474	9.073	.000	.336	.521
	SP	.144	.047	.153	3.087	.002	.052	.235
	GO	-.092	.043	-.098	1.923	.056	-.186	.002
	TP	.436	.055	.428	7.878	.000	.327	.545

a. Dependent Variable: JS

APPENDIX I

Summary of Questionnaire's Items

Variable	Items	Descriptions	References
Job Satisfaction	JS	Employees level of job satisfaction towards their job	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index (JDI)(2017)
Work Environment	WE	How employee feels about their work environment.	Aarti, Chahal & Chahal, Seema & Chowdhary, Bhawna & Chahal, Jyoti. (2013)
Salary	SA	How employee feels about their salary.	Md. ShamimHossain (2014)
Supervisor	RWS	Relationship between employee and supervisor.	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index

			(JDI)(2017)
Co Worker	RWC	Relationship between employee and coworker.	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index (JDI)(2017)
Training	TR	How does training effect employee job satisfaction	Theodosios Tasios, M.S, and Vaitsa Giannouli, Job Descriptive Index (JDI)(2017)

APPENDIX J

REPORT OF TURNITIN ORIGINALITY CHECK



4	Abdul Raziq, Raheela Maulabakhsh. "Impact of Working Environment on Job Satisfaction", Procedia Economics and Finance, 2015 Publication	1%
5	Submitted to University of Wales central institutions Student Paper	1%
6	Submitted to Higher Education Commission Pakistan Student Paper	1%
7	customessayblog.com Internet Source	<1%

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